



In The Community

Volume II, Issue 6

October/November 2008

Special points of interest

- EID Program
- Transitioning Youth Conference
- MFP Family Mentoring Project
- Cuts to Public Transportation
- Tips for Upcoming Medicare Plans
- EID Webinar
- Mental Health Parity
- Project Search
- Governor's Housing Conference



"There is NO such thing as a Spare Marylander."

**Governor
Martin
O'Malley**

MDOD Secretary Cathy Raggio met with participants of the No Spare Marylander Workshop for Job Seekers with Disabilities. Held in Hagerstown, the workshop was the first in a series of employment workshops sponsored by the Maryland Department of Disabilities and local jurisdictions. See additional photos on page 7.

EID Program Allows Marylanders to Earn More Money, Save on Medical Costs, Buy a Home

For Vicki Mills, Edward Johnson, and Kim and Dianne VanderWeyden, enrollment in the Employed Individuals with Disabilities (EID) program allowed these Marylanders to earn more money, save on medical costs and in one case, purchase a home.

Envisioned as a work incentive, the Maryland EID program enables individuals with disabilities who work and meet certain other requirements to receive Medicaid coverage for a minimal fee.

The EID Medical Assistance program provides comprehensive health benefits, including some services (such as attendant care) that many people with disabilities need, but other health insurance plans rarely

cover. The income and asset limits under the EID Program also are much higher than for other Medicaid programs.

Increased Earnings

For Vicki Mills who was enrolled in the Qualified Medicare Beneficiary plan, changing to the EID program allowed her to increase her monthly earnings from only \$60 per month to hundreds per month, with the potential of earning significantly more without losing her healthcare benefits.

The EID Medical Assistance program also can save people with Medicare at least \$1,000 a year in medical

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Navigating the Road from School to Adulthood 2008

Annual conference focuses on helping youth with disabilities as they transition from secondary school to higher education or workforce.

If you care about the futures of thousands of Maryland youth with disabilities (and I sure do), you'll want to attend the upcoming conference entitled "**Navigating the Road from School to Adulthood for All Youth with Disabilities.**" The conference will be held December 3-4 in Baltimore.

This conference is sponsored by all of the State agencies that serve children and youth with disabilities. It has grown tremendously over the years and that is testimony to the commitment by educators, DORS counselors, adult service providers, families and other advocates to creating successful experiences for youth as they prepare for adulthood.

What do we know about youth with disabilities in the transitioning age range of 14-24?

- Teens and young adults are excited about their futures but they often are not aware of the many possibilities or the resources available to help them along the way. We need to expose more students to the great variety of career paths, technology and other resources and how to obtain them.
- They need to meet successful adults with disabilities similar to their own. In my experience, they quickly make the connection of "she succeeded in college or he runs his own business or makes \$80,000 a year or she lives independently, etc." and so can I.

- They need to be better prepared and supported during the transitioning years than their peers without disabilities due to limitations imposed by their disabilities and their need for technology, tutoring, assistance with organizing themselves, or modifications for test taking.
- Having said "they need to be better supported" above, here's the rub, they're going to resist being supported because they want to be like their peers and blend in and test their limits.
- If the bullet above is true, (and it is very true), then some youth in transition will fail, and when they do, they will need to be supported to try and try again.

I hope to see you at the conference!

For more details about the

Transition Conference

see the article on page 3 or

visit the MDOD website at

www.mdod.state.md.us

Transition Conference To Be Held Dec. 3-4

"Navigating the Road from School to Adulthood for all Youth with Disabilities in Maryland" annual conference will be held December 3-4, 2008 in Baltimore.

The conference is Maryland's premier event for individuals responsible for and interested in the transition of youth with disabilities to successful and productive post-school outcomes. The 2008 conference is a two-day event featuring over 35 best and promising practice sessions from locally and nationally known transition experts.

Sessions will discuss: career assessment, employment, community participation, independent living and healthy lifestyles, youth development and leadership, aligning ac-

commodations and supports and knowledge building topics such as partnerships, legislation, cultural diversity, and transition process. The conference will also feature special youth focused sessions, designed particularly for young people.

George P. Failla, Jr., Deputy Secretary, Maryland Department of Disabilities, will serve as the keynote speaker at the conference. He will discuss goal setting and laying the groundwork for a successful future.

The conference will be held at Crowne Plaza Hotel, 2004 Green-spring Drive, Timonium, Maryland 21093. For more information about the conference or to register on-line, visit www.dors.state.md.us.

Money Follows the Person Family to Family Mentoring Project Grant Received

The Developmental Disabilities Administration and its partner, the Maryland Developmental Disabilities Council, recently announced Shared Support Maryland, Inc. has received a four-year grant for the Family to Family Mentoring Project. Shared Support was selected through a competitive grant proposal process. The grant is funded under the State's Money Follows the Person Demonstration Project.

The Money Follows the Person Demonstration Project is a five year grant that assists individuals in State Residential Centers and nursing homes to move into community-based services.

The project, named "Friends and Family TIES of Maryland" (Together in Enhancing Support), will focus on developing an effective mentoring program for the family members and supporters of individuals with devel-

opmental disabilities transitioning from State Residential Centers to living in the community.

Activities include providing support, education and outreach to families throughout the state with an emphasis on the Rosewood Center in year one.

Shared Support Maryland, Inc. has a proven track record of providing a wide range of individualized supports for people with disabilities. Its staff will develop and implement a project aimed at easing the transition for families who may be apprehensive about changes in their loved one's lives.

To reach the project staff, please contact Beth Munro, Project Director at beth@sharedsupportmd.org or 301-461-3615. For additional information please contact Wayne Reed at WReed@dhhm.state.md.us or by phone at 410-767-5632.

Cuts to Public Transportation Proposed

With the sources of revenue that support the operation of MTA's MARC Train and Commuter Bus services declining dramatically since the start of the fiscal year on July 1, 2008, the Maryland Transit Administration has regrettably announced budget reductions that will have affect on some MARC Train and Commuter Bus services.

Citizens may provide comments at any hearing that it is convenient, or may send comments directly to the MTA by mail or email. Comments received by December 26, 2008 will be considered before the proposals are finalized. Comments may be mailed to Mr. Glenn Litsinger, MTA Office of Customer Information, 6 St. Paul Street, Baltimore MD 21202. Email comments may be sent to commuterbus@mtamaryland.com, "Hearing Comments" as the subject heading. Comments regarding MARC Train proposals may be sent by email to marc@mtamaryland.com with "Hearing Comments" as the subject heading.

Proposed Changes to Service

Commuter bus service proposals would eliminate:

- All service from Baltimore to Columbia on the Nos. 310 and 311 Lines
- All service on the No. 320 Line from Laurel to Baltimore
- All service on the No. 412 Line from Bel Air to Baltimore
- One round trip from Harford County to Baltimore on the Nos. 410, 411 and 420 lines
- All service on the No. 913 Line from Waldorf to the Suitland Metrorail Station
- All service on the No. 921 Line from Annapolis to New Carrollton Metrorail Station
- One round trip on the No. 995 Line from Columbia to Washington, DC and the branch of the line serving Oakland Mills
- Saturday service and one week-day mid-morning round trip on the No. 929 Line from Columbia to Washington, DC
- All holiday service (Martin Luther King, Jr. Day, Presidents' Day, Columbus Day, Veterans' Day and the day after Thanksgiving) and service on the day after Christmas

MTA would operate holiday service, rather than full service, on Christmas Eve and the day after New Year's Day.

MARC Train Service proposals would eliminate:

- The MARC Ten-Trip Ticket
- The last two evening round trip trains on the Penn Line (Trains #445, 446, 447 and 448)
- All service on Mondays through Thursdays on Brunswick Line train #871 (Friday service to continue)
- All service on the mid-day bus shuttle between Odenton and Laurel
- All holiday service (Columbus Day, Veterans Day and the day after Thanksgiving) on all lines
- Service on all lines on the day after Christmas.

MTA would operate holiday service rather than full service on Christmas Eve and the week between Christmas and New Year's Day, and the day after New Year's Day.

CONSUMER TIPS FOR THE UPCOMING MEDICARE PRESCRIPTION DRUG AND HEALTH PLAN

This fall millions of people with Medicare – along with their family members – need to take a good look at their current health care and prescription drug coverage. The 2009 open enrollment period for a person to enroll in or change a Medicare prescription drug plan begins on November 15, 2008 and ends on December 31, 2008.

As a part of their outreach efforts, the Centers for Medicaid and Medicare Services (CMS) is launching an educational effort to remind people with Medicare, and their family members, that **“Plans Change, You Change, Shop and Compare.”** The campaign is designed to encourage people to review their health care plans to determine which plan best meets their needs, and comparing their current prescription drug plan with other plans that will be available next year. Some beneficiaries may see significant premium increases or changes, such as reduced coverage in the gap, if they stay in the same prescription drug plan in 2009.

There are four ways to review and compare plans:

- Call 1-800-MEDICARE (1-800-633-4227, TTY 1-877-486-2048). 24 hour help is available from trained Medicare representatives.
- Visit www.medicare.gov. Compare costs, coverage and more. Get an estimate of your out-of-pocket costs for the year.
- See the listing of plans in your *Medicare & You* handbook and information sent to you by your plan.
- Talk with local Medicare experts at your State Health Insurance Assistance Program.

Be Careful!

People with Medicare should also be aware of Medicare fraud and identity theft. To help protect Medicare beneficiaries when speaking to others about plans or their Medicare prescription drug coverage, Medicare urges people to protect their Medicare number as they would their credit card information.

People with Medicare should not give their information to anyone who comes to their home, or calls them, uninvited selling Medicare-related products. If anyone is not sure if a provider is approved by Medicare, they can call 1-800-MEDICARE.

Consumer Tips

Each beneficiary should compare the changes in cost and drug coverage that will take place in 2009 to their current prescription drug plan.

Beneficiaries should then compare this to the costs and coverage of other plans that will be offered in their community – checking to see 1) the costs of these plans, 2) the medicines and services they cover, and 3) how it works with their pharmacies and doctors.

Each beneficiary needs to choose the best plan that meets their prescription drug needs and then enroll in this plan.

Important Dates

Nov 15, 2008

Open Enrollment Begins

Dec 31, 2008

Open Enrollment Ends

Jan 1, 2009

Coverage Begins

EID Program Helps Marylanders with Disabilities

(Continued from page 1.)

expenses and can supplement private insurance and Medicare, covering some services that other insurance does not cover.

Solving the Spend Down Problem

Edward Johnson was “spending down” to qualify for Medical Assistance – a method that requires an applicant to spend typically thousands of dollars every six months on medical expenses in order to qualify for Medical Assistance. With only two weeks until his coverage expired and looking at an additional \$8,000 in out-of-pocket medical expenses to qualify for another six months of coverage, Edward discovered the EID program. Under the EID program, if Edward was employed and receiving a salary, he could pay a nominal fee of \$75 for six month’s coverage. Within three hours of learning about the program and its eligibility requirements, Edward was employed and had applied for the EID.

Building Wealth

Kim and Dianne VanderWeyden had been renting a small, inexpensive apartment for many years, but dreamed of buying their own home. They had investigated the Maryland Homeownership for Individuals with Disabilities Program, but found that even at the very low interest rate the program offered, the mortgage payment would be substantially more than their current rent, an

increase they could not afford.

Attending an EID workshop offered by the Maryland Department of Disabilities, they learned that Kim was eligible for the program. Their savings on Medicare costs, over \$1,000 a month, enabled the VanderWeydens to qualify for the mortgage and in June 2008 they moved into their new home.

New Regulations

On October 1, 2008, new regulations for the Employed Individuals with Disabilities (EID) Program went into effect; regulations that will enable EID applicants to save more in certain retirement accounts; qualify applicants for EID in some cases if they have not been approved for SSDI or SSI benefits; and set a new premium structure.

Under the new regulations individuals with retirement funds in 401 (K), 403 (B), pension and Keogh plans are eligible for the EID program, regardless of the amounts they have in these plans.

Under the old regulations, only the first \$4,000 in these retirement accounts was excluded. Other types of retirement accounts (e.g., IRA’s)

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Kim and Dianne VanderWeyden outside their new home

EID Program Helps Marylanders with Disabilities

(Continued from page 6.)

are still fully countable, so the full amounts in those accounts apply to the \$10,000 resource limit for EID. Individuals who have not already had a disability determination from Social Security may now apply for EID.

To qualify, they must still meet Social Security's medical criteria for disability, but may be ineligible for SSDI and/or SSI for financial reasons (e.g., earnings over substantial gainful activity (SGA), lacking "insured status", too much income or resources).

Most applicants will still need to apply for SSDI, but if denied for financial reasons, they will receive a separate disability determination for EID. Applicants whose gross earnings are \$1,900/month or more (if not blind) or \$2,600/month or more (if blind) will not need to apply for SSDI, and will be referred directly for an EID disability determination. This change benefits individuals who do not qualify for SSDI or SSI due to financial reasons; they can qualify for EID, but could not under the old EID regulations.

Premium Change

Premiums have changed from the old flat fee of \$75 for six months of coverage, to a four-tiered system ranging from \$0 to \$55 per month, based on countable income level. An estimated 85 - 90 percent of all people who enroll will pay the lowest two premiums, \$0 - \$25 per month. Individuals will also no longer need to submit payment with their applications. An applicant pays nothing unless his/her application is approved. If and when the application is approved, the applicant receives a notice of the premium amount due, and can then either pay it or request a hardship waiver.

To receive more information about the EID program, or to apply, please contact the EID Outreach Project at 443-514-5034 (voice); 1-800-637-4113 (toll-free - voice/TTY); via email at eid@mdod.state.md.us; or visit the MDOD Website and learn more about the Employed Individuals with Disabilities (EID) Program.

No Spare Marylander Hagerstown



MDOD Deputy Secretary, George Failla, Jr. (top) and Michael Dalto, Work Incentives Project Director (above) speak to participants during No Spare Marylander Workshop.

“How to Work and Keep Medical Assistance”

A FREE Webinar

Discover this powerful work incentive that provides Medical Assistance for Marylanders with disabilities who work for pay and meet a few other conditions. Medical Assistance provides excellent coverage if you are uninsured, and can supplement other insurance, saving up to thousands of dollars a year.

Learn about changes to the program made by new regulations that took effect October 1 and make more people eligible.

What is EID?

Maryland's EID Program lets people with disabilities work and qualify for (or keep) Medical Assistance. Medical Assistance can:

- Provide excellent health coverage for people with no other insurance
- Supplement other insurance – covering services that other insurance does not
- Save Medicare recipients over \$1,000 a year on medical costs

EID gives people with disabilities an incentive to work, by ensuring health coverage even when earnings are substantial. The monthly premiums for EID range from \$0 - \$55 – much lower than that of private insurance.

What Will This Webinar Do For You?

If you are a person with a disability, you will learn who is eligible for EID, how to apply and how the program helps people who receive other benefits. You will discover how new regulations have changed EID and enabled more people to qualify. You will find out how much money EID can save you, and how much you can earn without losing your health coverage.

If you are a Medical Assistance service provider, you will find out how you can qualify more of your customers for Medical Assistance so you can get reimbursed for more services.

Presenter:

Michael Dalto, *Work Incentives Project Director, Maryland Department of Disabilities*
He leads the State's promotional campaign to help Marylanders with disabilities enroll in the EID Program.

To Register:

Choose two dates to attend – your first and second choices. Your first choice will be honored whenever possible. Webinar will be held on:

- Wednesday, December 3, 6 – 8 p.m. (Registration deadline is November 26)
- Tuesday, December 9, 10 – 12 p.m. (Registration deadline is December 2)

**Note:* Webinars feature a Power Point presentation, but no video. The presenter will speak; participants may ask questions verbally or through on-line chat. Audio will be captioned in real time only during the November 19 and 20 sessions.

For more information, contact Michael Dalto at 443-514-5922 or 1-800-637-4113, or send an email to mdalto@mdod.state.md.us.

Congress Passes Mental Health Parity Legislation

In October 2008, Congress approved new legislation that outlaws health insurance discrimination against Americans with mental health and substance-use conditions in employer-sponsored health Plans.

The Paul Wellstone and Pete Domenici Mental Health Parity and Addition Equity Act of 2008 recognizes the importance of mental health to overall health and bans employers and insurers from imposing stricter limits on coverage for mental health and substance-use conditions than those set for other health problems.

The Problem

For years, employer-provided health plans have routinely set stricter treatment limits and imposed higher out-of-pocket costs on mental health care than care for any other illness.

The Mental Health Parity Act of 1996 took a first step toward ending such discriminatory practices and established the principle that mental health benefits should be “on par” with medical and surgical benefits. But the law outlawed only the use of disparate annual or lifetime dollar limits between mental health coverage and coverage of other illnesses. Insurance plans still routinely set arbitrary caps on how many mental-health treatment sessions or days of hospital care they will cover regardless of medical need.

And those who “get in the door,” often faced far higher out-of-pocket costs than for treatment of any other illness. Congressional efforts to end those discriminatory practices and close the loopholes in the 1996 act have been thwarted for the last six years.

What the New Law Does

The new legislation, which applies to group health plans of 51 or more employees, imposes no requirement as to what conditions must be covered; but whatever is covered must be a parity with medical coverage (except to the extent that a state parity law requires broader coverage).

Specifically, it prohibits group health plans that offer coverage for mental health and substance-use conditions from imposing treatment limitations and financial requirements on those benefits that are stricter than for medical and surgical benefits.

The legislation also includes the provision that if a plan offers out-of-network benefits for medical/surgical care, it must offer out-of-network coverage for mental health and addiction treatment and provide services at parity. The legislation also establishes an important oversight mechanism to determine if insurers are discriminating against certain conditions or failing to cover some treatments.

According to Mental Health America, an estimated 67 percent of adults and 80 percent of children requiring mental health services do not receive help, in large part because of discriminatory insurance practices. The new legislation will provide parity for approximately 82 million Americans covered by self-insured plans and another 31 million in plans that are subject to state regulations.

For fact sheets on the legislation and more information, go to www.mentalhealthamerica.net.

Project SEARCH sets its sights on providing Job Opportunities.

On a cool, late August day, 10 high school seniors decked out in khaki pants and Project SEARCH polo shirts are exploring the campus of the University of Maryland Baltimore (UMB).

Every so often, they peek at the shiny new badges that identify them as participants in Project SEARCH, an innovative program being piloted in Maryland by The Arc of Baltimore at the downtown university.

Designed to provide work and career development opportunities for students and adults with disabilities, Project SEARCH has two components—a high school transition program and an adult employment program.

It is based on a proven business model that offers a win-win initiative for employers, service providers,

educators and individuals with disabilities who want to reach beyond the traditional jobs usually available to them.

Project SEARCH also operates in eight other states and England.

The Arc of Baltimore is delighted to be working with an initial partnership that includes support from UMB; the Baltimore City Public School System; and the Division of Rehabilitation Services, all of whom have representatives on the Project's advisory committee. In addition, The Arc was pleased to receive start-up funding for Project SEARCH through a grant from the Harry & Jeanette Weinberg Foundation.

The initial group of students was identified by the advisory committee as individuals who wanted to qualify

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Tameka Brooks coaches Joseph Brown, a Project SEARCH student, as he practices filing skills for a clerical internship.



Providing Job Opportunities for Young People

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for a job that offered competitive pay and opportunities for career advancement.

Towards that goal, students attend a daily, one-hour class that focuses on employability and independent living skills. They spend the balance of their time doing on-campus internships.

Rotating through three worksites during their year-long program, students will learn a variety of skills and have different types of work experiences. On-site job coaches from The Arc provide training, accommodations and feedback.

Additional support is provided by a special education teacher and aide from the Baltimore City School System, a human resources director from UMB and Joanna Falcone, director of Project SEARCH for The Arc of Baltimore.

According to Joanna, individualized job development and placement will begin after the students have completed their classroom program and internships successfully.

"Every effort will be made to place all graduating students in meaningful employment," she says. "Their participation in this program will make them more employable in a variety of professional work settings.

"The adult component of the program has been in operation for a little over a year. Joanna explains: "Technically, adults from the Arc have been employed by the University for some time—some for as many as five or six years. But we 'officially' started to funnel direct hire candidates through Project SEARCH in April 2007.

"Fifteen people are currently in the program, primarily in house-keeping positions.

Individuals from The Arc who apply for positions at UMB go through the same hiring process as any other candidates, with Joanna and her on-site staff providing support as needed. After an individual is hired, staff continues the support to ensure individuals learn, master and retain their jobs

"My hope is that after the first year of Project SEARCH, our success will lead to an even greater variety of employment opportunities for individuals coming through both programs," Joanna continues. "There is huge potential for that, not only on the UMB campus, but within the University of Maryland system and with other employers in the surrounding community."

For more information on Project SEARCH, please contact Joanna Falcone at 410-706-5174. Or email jfalcone@arcofbaltimore.org.

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Catherine Raggio
Secretary

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Coming Next Issue...In the Community Goes Electronic

Governor's Annual Housing Conference

Building Sustainable Communities, Serving Our Future

December 9, 2008

**Baltimore Convention Center
One West Pratt Street
Baltimore, Maryland 21201**

Registration is \$75*

Conference Topics:

**Livable Communities
Sustaining the American Dream
Housing Matters
Housing and the Environment**

For more information, contact the Maryland Department of Housing and Community Development at 410-514-7004 or register online at <http://mdhousing.org/HousingConference/Index.aspx>.

** Limited scholarships are available through the Maryland Department of Disabilities. Call 410-767-3660 for more information.*